

STRINGENCY OF MONEY

Matter That is Causing Considerable Worry On Wall Street.

WEEKLY BANK STATEMENT

FAILS TO DISCLOSE ANY ENCOURAGING FUTURE.

Total Increase of Circulation For the Week But \$39,900—Banks Demand More Substantial Collateral For Loans—Contest For Control of Public Utilities and Franchises

New York, Sept. 23.—The tone of the trading in stocks was quiet by comparison with the recent excitement on the exchange, but the local transaction continued to reflect a decidedly uncertain frame of mind. Brooklyn Transit refused to go up more than a point and then slipped below last night's level. Its extreme decline was five points, and even with a final rally of covering by shorts, its net loss is three points. Metropolitan fared better and has a gain of over two points. The other New York City stocks fell in sympathy with Brooklyn Transit, and the stock market as a whole was inclined to weakness all round. There was no marked strength at any time. The early advance was nominally in sympathy with the New York stock market, but the flow of news from the Transvaal question would find a peaceful solution after all. Earlier gains had been very generally wiped out when the bank statement appeared. The first effect of the statement was a rally, due to buying by those who never look further than the surplus reserve figures. An analysis of the statement failed to develop any encouraging features in it, and prices fell away again to the lowest of the day, and closed there, except for a few specialties, which rallied.

Much was made early in the week of a plan of relief for the stringency of money by an increase of national bank circulation. It will be observed that total increase of circulation, according to the statement, amounted to but \$39,900 for the week. Furious speculative activity and excitement have made heavy dealings on the stock exchange all the week. The obvious necessity disclosed by last Saturday's bank statement for a contraction of loans by the banks prepared the professional stock operators to take advantage of the freed liquidation of speculative holdings of stocks which had been bought on a margin with borrowed money. The professional operators were all hands and took the market away from the longs as quickly as the pressure of liquidation manifested itself in any one spot. The course of prices indicated pretty clearly that the calling of loans was made with marked discrimination against the industrial stocks. The margin of collateral on loans in which the securities figured was broadened as well as the rate of interest was marked up. In many cases the loans were called outright, only to be replaced after the collateral had been shifted into a more substantial securities.

The violent fluctuations in Brooklyn Transit had an inevitable effect on other securities more or less. The propositions of the deal in Brooklyn Transit have perhaps never been equalled in the history of any other stock in the period of time. In two weeks past the number of shares of this stock sold on the exchange foot up a total of almost four times as great as the total share issue of the company. The fact is beginning to emerge that a contest is being waged between some of the most powerful financial interests in the country for the control of some or all of the public utilities and franchises of Greater New York. The contest has been open and fierce for many months in the gas business, and the belief in Wall Street is that the same elements are engaged in contending for the control of the street railway corporations.

The eagerness of the bear element among professional operators resulted in over-extending the short account, and the demand to cover became rather urgent. There was some relief from the earlier anxiety over the money outlook as the week progressed, based on various causes. The large contraction of loans was sufficient to insure a material decrease in deposit liabilities by the bank, and the outgo of money showed a falling off both in the interior and to the sub-treasury. The purchase of \$200,000 in gold in the London market for shipment to New York, though it would not be vouched for by anyone in Wall Street, had an influence on stock exchange sentiment as it was doubtless intended it should.

The downward course of foreign exchange excited expectation of an early export movement of gold, though foreign bankers' rates depreciate the expectation. Last September the surplus reserve of the New York banks fell below \$5,000,000 on Sept. 17, and loan contraction and liquidation on the stock exchange set in with a stiffening of the call loan rate to 6 per cent. By the end of the month the call loans had dropped back to below 2 per cent. The surplus reserves had risen to about \$15,000,000.

But last September the treasury added to its deposits with depository banks the weekly receipts of \$15,000,000, in connection with the payment of subscriptions to the new government bond issue. The large excess of government expenditures over receipts was adding to the money in circulation, while the New York banks are now losing weekly to the sub-treasury. During last September the receipts from Europe at New York, according to the custom house report, were \$11,733,212. This month there have been no receipts of gold, and none are likely before the end of the month. Last September the treasury not only offered to anticipate October 1 interest on the 4 per cent of 1907, as it has done this year, but also offered to anticipate the redemption of over \$11,000,000 of Pacific currency in November. The offer was taken advantage of on any large scale by holders of bonds.

National banks were increasing their circulation last September in a larger ratio than this. The difference in the circumstances last year must be taken into account in connection with the quick recapitulation of New York banks last September. The loan contraction last year between Sept. 1 and Oct. 1 reached nearly \$30,000,000.

The bond market has moved generally in sympathy with stock, but has not been as active nor change as wide. United States 2s advanced 1/4, and 3s 1/4 4s registered declined 1/4, and the 3s 1/4 in the bond prices.

Gold Quotations.
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U. S. 289s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 290s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 291s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 292s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 293s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 294s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 295s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 296s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 297s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 298s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 299s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 300s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 301s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 302s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 303s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 304s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 305s reg. 109 1/2 N. Y. Cent. 109 1/2
U. S. 306s reg. 109 1/2 N. Y. Cent. 109 1/2
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